

FORM B9I (Chapter 13 Case) (12/12)

Case Number **13-04701-LA13**

**UNITED STATES BANKRUPTCY COURT**  
Southern District of California

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 5/1/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors—Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert S. Creager  
1550 Loma Alta Dr.  
San Marcos, CA 92069

Dixie L. Creager  
1550 Loma Alta Dr.  
San Marcos, CA 92069

Case Number:  
13-04701-LA13

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-8575  
xxx-xx-5009

Attorney for Debtor(s) (name and address):

Marjan Mortazavi  
Mortazavi & Associates  
501 West Broadway, Suite 510  
San Diego, CA 92101  
Telephone number: 619-233-4415

Bankruptcy Trustee (name and address):

Thomas H. Billingslea  
530 B Street, Ste. 1500  
San Diego, CA 92101  
Telephone number: (619) 233-7525

**Meeting of Creditors**

Date: **June 14, 2013**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, 402 W. Broadway (use C St. Entrance), Suite 660, Hearing Room B, San Diego, CA 92101**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **9/12/13**

For a governmental unit: **180 days from Date of Order for Relief,  
11 U.S.C. Sd502(b)(9)**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/13/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing, if any filed, will be sent separately.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

Jacob Weinberger U.S. Courthouse  
325 West F Street  
San Diego, CA 92101-6991  
Telephone number: 619-557-5620  
Website: [www.casb.uscourts.gov](http://www.casb.uscourts.gov)

**For the Court:**

Clerk of the Bankruptcy Court:  
Barry K. Lander

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 5/3/13

**EXPLANATIONS**

FORM B91 (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B10") can be obtained at the United States Courts Web Site: ( <a href="http://www.casb.uscourts.gov/html/csdforms/B10.pdf">http://www.casb.uscourts.gov/html/csdforms/B10.pdf</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

<b>UNITED STATES BANKRUPTCY COURT</b>	<b>Southern District of California</b>
<b>Case Number 13-04701-LA13</b>	
<b>DISMISSAL OF CASE</b>	
<p>Notice is given that this case will be dismissed if the debtor(s) fails to pay filing fees pursuant to the Federal Rules of Bankruptcy Procedure 1006(b). This dismissal will occur without further notice.</p> <p>Furthermore, notice is given that if the Debtor fails to file schedules and statements required by the Federal Rules of Bankruptcy Procedure 1007, a Chapter 13 plan required by the Federal Rules of Bankruptcy Procedure 3015, or if the Debtor or Joint Debtor fails to appear at the scheduled §341(a) meeting that the Court, Trustee or U.S. Trustee may move for dismissal of case without further notice to the Debtor or Creditors. A party in interest may object to the motion for dismissal at the §341(a) meeting, at which time a hearing on the objection will be scheduled.</p>	
<b>PLAN and CLAIMS INFORMATION</b>	
<p>In order to participate in the distribution of any dividend, a creditor must file a claim, even if the creditor is not on the list of creditors. Claims not filed by 9/12/13 will not be allowed except as provided by law.</p> <p>A hearing on confirmation of the plan will be held only if written objections to confirmation (form CSD 1172) and Notice of Hearing Thereon (form CSD 1173) are timely filed with the Clerk, Bankruptcy Court, pursuant to Rule 3015 Local Bankruptcy Rules. If no objection is filed, the plan may be confirmed without further notice and will be binding on all creditors. The Court may authorize attorney fees that are in compliance with the Chapter 13 Fee Guidelines (G.O. 173) unless written objection is filed. A copy of the Guidelines is available on the internet at:</p> <p style="text-align: center;"><a href="http://www.casb.uscourts.gov/pdf/Ch13Atty_fee_guidelines.pdf">http://www.casb.uscourts.gov/pdf/Ch13Atty_fee_guidelines.pdf</a></p> <p>Objections to the confirmation of the plan, together with the notice of hearing required by Local Bankruptcy Rule 3017-8(b) and proof of service are required to be filed and served no later than seven (7) days after the conclusion of the 341(a) meeting.</p> <p>You may obtain a hearing date and time by calling the Courtroom Deputy at 619-557-6594.</p>	
<b>SPECIAL NOTICE TO DEBTORS</b>	
<p>If the Debtor failed to file complete schedules and/or a plan at the time this notice was prepared, the Debtor is required to notice all creditors (CSD 1101) pursuant to Local Rule 1007-4 by sending them a copy of the schedules and/or the plan.</p> <p>The Trustee requires that Debtor(s) show a government (picture) ID and evidence of their social security number at the 341(a) Creditor's Meeting.</p>	
<b>NOTICE OF FILING OF FINANCIAL MANAGEMENT COURSE CERTIFICATE</b>	
<p>Notice is given that this case will be closed with no discharge if the debtor(s) fail to file the required Financials Management Course Certificate no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b).</p>	
<b>BANKRUPTCY FRAUD</b>	
<p>If you have information regarding any bankruptcy fraud or abuse, please contact the United States Trustee in writing at 402 West Broadway, Suite 600, San Diego, CA 92101 and/or by calling 619-557-5013.</p>	

Dated: 5/3/13

For the Court:  
 Barry K. Lander  
 U.S. Bankruptcy Court